

Health insurance reform puts American families and small business owners-not the insurance companies-in control of their own health care.

Making health insurance affordable for middle class and small businesses-one of largest tax cuts for health care in history - reducing premiums and out-of-pocket costs.

Giving millions of Americans access to affordable insurance choices just as big businesses have-through a new competitive health insurance market that keeps costs down.

Holding insurance companies accountable to keep premiums down and prevent denials of care and coverage, including for pre-existing conditions.

Improving Medicare benefits with lower prescription drug costs for those in the 'donut hole,' better chronic care, free preventive care, and nearly a decade more of solvency for Medicare.

Reducing the deficit by \$130 billion over next ten years, and by \$1.2 trillion more over the following decade; reining in waste, fraud and abuse, paying for quality over quantity of care.

Failure to enact reform means continued double digit premium increases-some as high as 60%, arbitrary loss of coverage, and huge increases in the national deficit.

IMMEDIATE BENEFITS THIS YEAR

- SMALL BUSINESS TAX CREDITS
- CLOSE THE MEDICARE PART D DONUT HOLE -- Immediate \$250 rebate; next year, 50% discount on brand names; fully closed by 2020.
- FREE PREVENTIVE CARE UNDER MEDICARE-No co-payments and deductibles for seniors.
- HELP FOR EARLY RETIREES-Temporary coverage for ages 55-64.
- PROHIBITS INSURANCE COMPANIES FROM CANCELLING POLICIES OF PEOPLE WHO GET SICK.
- NO DISCRIMINATION AGAINST CHILDREN with pre-existing conditions.